

**Fill in this information to identify your case:**

Debtor 1 Andre Bisasor

Debtor 2 \_\_\_\_\_  
(Spouse, if filing)

United States Bankruptcy Court for the District of Massachusetts

Case number  
1:15-bk-13369  
(if known)

Check if this is:  
☒ An amended filing  
☐ A supplement showing post-petition chapter 13 income as of

## Official Form 61 Schedule I: Your Income

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

### Part 1: Describe Employment

1. Fill in your employment information	Employment status	Debtor 1 <input type="checkbox"/> Employed <input checked="" type="checkbox"/> Not employed	Debtor 2 or non-filing spouse <input type="checkbox"/> Employed <input checked="" type="checkbox"/> Not employed
If you have more than one job, attach a separate page with information about additional employers.	Occupation	N/A	N/A
	Employer's name	N/A	N/A
	Employer's address	N/A	N/A
Include part-time, seasonal, or self-employed work.	How long employed there?	N/A	
Occupation may include student or homemaker, if it applies.			

### Part 2: Give Details About Monthly Income

	For Debtor 1	For Debtor 2 or non-filing spouse
2. List monthly gross wages, salary, and commissions before all payroll deductions. If not paid monthly, calculate what the monthly wage would be.	\$0.00	\$0.00
3. Estimate and list monthly overtime pay.	\$0.00	\$0.00
4. Calculate gross income. Add line 2 + line 3.	\$0.00	\$0.00
5. List All payroll deductions:		
5a. Tax, Medicare, and Social Security deductions	\$0.00	\$0.00
5b. Mandatory contributions for retirement plans	\$0.00	\$0.00
5c. Voluntary contributions for retirement plans	\$0.00	\$0.00
5d. Required repayments of retirement fund loans	\$0.00	\$0.00
5e. Insurance	\$0.00	\$0.00
5f. Domestic support obligations	\$0.00	\$0.00
5g. Union dues	\$0.00	\$0.00
5h. Other deductions. Specify:	\$0.00	\$0.00
6. Add the payroll deductions. Add lines 5a through 5h	\$0.00	\$0.00

Debtor 1

7. Calculate total monthly take-home pay. Subtract line 6 from line 4.

	For Debtor 1	For Debtor 2 or non-filing spouse
7.	\$0.00	\$0.00

8. List all other income regularly received:

8a. Net income from rental property and from operating a business, profession, or farm

8a.	\$0.00	\$0.00
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Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.

8b. Interest and dividends

8b.	\$0.00	\$0.00
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8c. Family support payments that you, a non-filing spouse, or a dependent regularly receive

8c.	\$0.00	\$0.00
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Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.

8d. Unemployment compensation

8d.	\$0.00	\$0.00
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8e. Social Security

8e.	\$0.00	\$0.00
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8f. Other government assistance that you regularly receive

8f.	\$0.00	\$0.00
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Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify:

8g. Pension or retirement income

8g.	\$0.00	\$0.00
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8h. Other monthly income. Specify: Self employment D1 \$2,500.00 D2 \$1,150.00

8h.	\$2,500.00	\$1,150.00
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9. Add all other income. Add lines 8a-8h.

9.	\$2,500.00	\$1,150.00
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10. Calculate monthly income. Add line 7 + line 9.

Add the entries in line 9 for Debtor 1 and Debtor 2 or non-filing spouse.

10.	\$3,650.00
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11. State all other regular contributions to the expenses that you list in Schedule J.

Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives.

Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J.

Specify:

11.	\$0.00
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12. Add the amounts on lines 10 and 11. The result is the combined monthly income. Also write that amount on the Summary of Schedules and Statistical Summary of Certain Liabilities and Related Data, if it applies.

12.	\$3,650.00
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13. Do you expect an increase or decrease within the year after you file this form?

☐ No  
☒ Yes.  
Explain.....

Income is projected from 2013 because in 2014, debtor became embroiled in legal dispute with his landlordd, which consumed too much time. He has hired an attorney for this bankruptcy case so that he can pay more attention to his business.

I am leaving this schedule as is, as my projected income, based on what my attorney previously (even though my life was impeded by my transition over the past several weeks. Going forward, I expect things to normalize.

Andie Rison  
1/22/16

**Fill in this information to identify your case:**

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Debtor 2 \_\_\_\_\_  
(Spouse, if filing)

United States Bankruptcy Court for the District of Massachusetts

Case number  
1:15-bk-13369  
(If known)

- Check if this is:
- ☒ An amended filing
- ☐ A supplement showing post-petition chapter 13 expenses as of
- ☐ A separate filing for Debtor 2 because Debtor 2 maintains a separate household

UPDATED EXPENSES AS 1/6/16

Official Form 6J  
**Schedule J: Your Expenses**

12/18

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

**Part 1:** Describe Your Household

1. Is this a joint case?

☐ No. Go to line 2.

☒ Yes. Does Debtor 2 live in a separate household?

☒ No.

☐ Yes. Debtor 2 must file a separate Schedule J.

2. Do you have dependents?

Do not list Debtor 1 or Debtor 2. ☒ No

Do not state the dependents' names. ☐ Yes. Fill out this information for each dependent

Dependent's relationship to Debtor 1 or Debtor 2

Dependent's age

Does dependent live with you?

3. Do your expenses include expenses of people other than yourself and your dependents?

☒ No

☐ Yes

**Part 2:** Estimate Your Ongoing Monthly Expenses

Estimate your expenses as your bankruptcy filing date unless you are using this form as supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental Schedule J, check the box at the top of the form and fill in the applicable date

Include expenses paid for with non-cash governmental assistance if you know the value of such assistance and have included it on *Schedule I: Your Income* (Official Form 6I).

Note: Expenses for property other than the debtor(s)' primary residence(s), if any, are reported in the Summary of Business/Real-Estate Income & Expense annexed to Schedule I.

Note: Monthly payments that are being made through the Chapter 13 Plan, if any, are not included in the expenses listed on this schedule.

	Your expenses
4. <del>The rental or home ownership</del> <sup>housing</sup> expenses for your residence. Include first mortgage payments and any rent for the ground or lot.	4. \$2600
If not included in line 4:	
4a. Real estate taxes	4a.
4b. Property, homeowner's, or renter's insurance	4b. \$18.70
4c. Home maintenance, repair, and upkeep expenses	4c.
4d. Homeowner's association or condominium dues	4d.
5. Additional mortgage payments for your residence, such as home equity loans	5.
6. Utilities:	

Debtor 1

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6a. Electricity, heat, natural gas	6a.	\$200.00
6b. Water, sewer, garbage collection	6b.	
6c. Telephone, cell phone, Internet, satellite, and cable services	6c.	
6d. Other. Specify: N/A	6d.	
7. Food and housekeeping supplies	7.	\$200.00
8. Childcare and children's education costs	8.	
9. Clothing, laundry, and dry cleaning	9.	\$20.00
10. Personal care products and services	10.	\$30.00
11. Medical and dental expenses	11.	\$20.00
12. Transportation. Include gas, maintenance, bus or train fare. Do not include car payments.	12.	\$90.00
13. Entertainment, clubs, recreation, newspapers, magazine, and books	13.	\$20.00
14. Charitable contributions and religious donations	14.	\$50.00
15. Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20.		
15a. Life insurance	15a.	
15b. Health insurance	15b.	
15c. Vehicle insurance	15c.	\$70.00
15d. Other insurance. Specify: N/A	15d.	
16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. Specify: N/A	16.	
17. Installment or lease payments		
18. Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 6I)	18.	
19. Other payments you make to support others who do not live with you. Specify: N/A	19.	
20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income		
20a. Mortgages on other property	20a.	
20b. Real estate taxes	20b.	
20c. Property, homeowner's, or renter's insurance	20c.	
20d. Maintenance, repair, and upkeep expenses	20d.	
20e. Homeowner's association or condominium dues	20e.	
20f. Other. Specify:	20f.	
21. Other. Specify: <u>Storage fees</u>	21.	\$500
Contingencies		\$50.00
On-going litigation expenses		\$100.00
22. Calculate your monthly expenses.		
22a. Add lines 4 through 21.	22a.	\$868.70 + 200 + 500
22b. Copy line 22 (monthly expenses for Debtor 2), if any, from Debtor 2's separate form	22b.	= 3100 + 800
22c. Add line 22a and 22b. The result is your monthly expenses.	22c.	\$868.70 = 3968.70
23. Calculate your monthly net income		

NEW TOTAL = \$3,968.70

Debtor 1 *[Name Redacted]*

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23a. Copy line 12 (your combined monthly income) from Schedule I	23a.	\$3,650.00	
23b. Copy your monthly expenses from line 22 above.	23b.	<del>\$888.70</del>	3,068.70
23c. Subtract your monthly expenses from your monthly income. The result is your <i>monthly net income</i>	23c.	<b>\$2,781.30</b>	-8318.70

24. Do you expect an increase or decrease in your expenses within the year after you file this form?

For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?

☐ No  
☒ Yes.  
 Explain.....

Litigation expenses may increase.

to make it simple, I corrected the previous schedules filed by my attorney, by adding new additional costs (~~this~~ best estimates).

Andie Binsar  
1/22/16